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UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

"Let you and me remember this. How much can we do,—a single man, a single noble woman,—with that life of natural religion! He who goes through a land and scatters blown roses may be tracked next day by their withered petals that strew the ground; but he that goes through it and scatters rose seed, a hundred years after leaves behind him a land full of fragrance and beauty for his monument, and as a heritage for his daughters and his sons. So let you and me walk through life that we shall sow the seeds of piety and of morality, to spring up fair as these blossoms at my side, and rich as the bread which is food for all the nations of mankind.

From "The Transient and Permanent in Christianity," by Theodore Parker, Centenary Edition.

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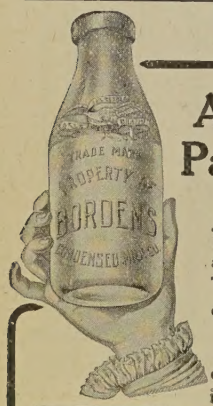

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UNITY

" HE HATH MADE OF ONE ALL NATIONS OF MEN "

Vol. LXVI. THURSDAY, NOVEMBER 17, 1910. NUMBER 12.

No man is complete without the culture of the religious element; no high faculty perfect without help from that. I see great naturalists without it, great politicians, great artists; not great men.

—Theodore Parker.

"Immediate Revelation" is the suggestive title of the paper to be read this week before the North Pacific Unitarian Conference, which holds its meeting in Bellingham, Wash. This is a timely title to be discussed in the extreme northwest corner of the United States, and it is as timely in the capital city, the Washington of the District of Columbia. There are no revelations other than immediate; anything else is history, or second-hand evidence. Revelation is first-hand—experience, direct vision, conscious contact with the divine. "The Kingdom of Heaven is within you;" "Why of yourselves judge ye not what is right?" God is now and here, or never and nowhere.

A soldier for the Union in the war of '61-65, in a printed leaflet, calls attention to a picture painted by the French artist, Mr. Werts, which shows Christ on a cross with a dead French soldier lying beside his dead horse at the foot of the cross. The artist thus attempted to portray the depressed French spirit by classing together the death of Christ for humanity and the death of the French soldier for his country, but, adds the American veteran: "The two scenes are far apart; patriotism is often purely selfishness. Every one will defend his hearthstone, his home, his land, the soil from which he draws his living, his wheat, corn and potatoes; the invasion of a foreign army makes every man join in defense. The soldier who dies for humanity exemplifies the ultimate inspiration, the Christly sacrifice."

A newspaper clipping sent to our desk calls attention to Allen County, Indiana, where life is worth living because it is governed by three officials who are up-to-date and very progressive, who have not only built a splendid courthouse, one of the finest in the United States, but furnished it with a woman's rest room, an extensive lavatory system for the accommodation of the public and a famous assembly room open to all private and public assemblies on request, with no charge, light and heat being furnished free. He contrasts this government by commission with a certain city mismanaged by eighteen councilmen and no recall, with its public water-pipes coated with the river mud and similar evidences of mismanagement. The city government by commission with a possibility of prompt "recall" is the demand of science reinforced by the accumulating experience of cities that have tried it. The only objections come from politicians who are loath to abandon political patronage or destroy the plum orchards that are cultivated on the farms of political tricksters.

We are glad to publish in our own columns the report of the first year's life of Tamalpais Centre in Kentfield, Cal. The head of this Centre is known as the Dean of the movement. The report comes from his hands. Mr. Ernest Bradley tells his own story with a frankness that is taking. Of course every one must realize, none more clearly than those who stand back of the Tamalpais Centre, that such movements are in their experimental stage and that all civic and religious movements must grope their way to efficiency through failures. They must expect disappointments, but every experiment in this direction promptly reveals its opportunities and discovers more work to do than it is able to perform. The hesitancy of churches and the organizations connected therewith, where it is possible for them to enter upon the activities that belong to a social center, is based on the argument of those who have never tried,—who have taken counsel of their fears and their conservatism. May the "Centres" be multiplied. Kentfield, Cal., is a suburban community; the settlement is open; the residents may be characterized as favored; and still here, as in the great city of San Francisco, or in Chicago, there is high work to do, and work that cannot be done by any other activities than such as are directed by some unified organization that over-arches the theological differences and undermines the social distinctions. There is no community of 5,000 people or upward but needs a social centre, and none but could secure and maintain one if the vision which produced the Tamalpais Centre were present.

The diligent collector, H. W. Fay, of De Kalb, Ill., to whose painstaking hand and scrutinizing eye the future historians on many lines will owe so much, in an editorial in his paper writes of "one Illinois enthusiast who a few years ago made a visit to a hay-loft on a hot day and discovered a trunk which contained a number of historic documents in the handwriting of Abraham Lincoln." Thus, through Mr. Fay's efforts, these papers are saved to the world. Using this as an illustration, Mr. Fay calls upon all editorial friends who have not gone into the history of their locality, to list at least twenty-five or thirty leading people, past and present, who are familiar with the historic scenes of their county and publish the names of those who may be future sources of information. The research should cover a broad field, including such items as portraits of prominent persons, their homes, items of Indian history, first settlements, war pictures,—Revolutionary, Civil, Mexican and Spanish; old documents, surveys, deeds, commissions, Indian relics, discarded implements used by forefathers, ancient articles of furniture, etc., etc. Such items scattered about in galleries, albums, document boxes, trunks, and out of the way places are of little use, but when brought together for proper display and study, they tell a wondrous story. In statelier phrase, George Eliot has said, "Alas for a nation that forgets its annals." He who would serve the future must know the past. He who believes in destiny in store for man must needs reinforce that belief with a recognition and appreciation of the splendid career of the past. Hence the value of memorials, memorial celebrations and historic studies.

While Chicago is busily engaged with the centennial celebrations of Theodore Parker, the friends of religious unity and spiritual amity in the State of New York are gathered in their Eleventh Annual Meeting at Syracuse. This State Conference of Religion meets this year in the Park Presbyterian Church by invitation of the Syracuse Ministerial Association. The preliminary edition of the program before us indicates that the word of welcome is to be spoken by the pastor of the Congregational Church in that city and the response to be given by Dr. James M. Whiton, of New York, chairman of the Executive Committee. Prof. Ladd, of Yale, is to speak on "Strategic Points for Moral Progress;" Mr. Slicer, Unitarian Minister of New York City, is to speak on "The Berlin World Conference for Free Christianity and its Dramatic Contrast at Oberammergau." Mr. Strayer, a Presbyterian minister of Rochester, is to tell "What the Church can Learn from Other Agencies at Work in the City;" Mr. Philip Moxom, the progressive pastor of the Congregational Church at Springfield, Mass., is to talk on "The New Alignment of the Churches." Three views of Jesus are to be presented; first the reformed Jewish, by Rabbi Harris, of New York City, second the Unitarian view, by W. C. Gannett, of Rochester, and third the Evangelical, by Doctor Whiton, of the *Outlook* staff. Dr. William A. Brown is to review the three estimates, and a Presbyterian Minister is to open the discussion. Later the same Doctor Brown is to discuss "The Twentieth Century Conception of God," and Prof. Wilson, Professor of Philosophy in Syracuse University, is to lead in the further discussion. Doctor Boynton, a Congregationalist of Brooklyn, is to consider "Religion Morally Experienced," and Doctor Guttman, a Jew, is to discuss the same topic. These are high themes, inspiring in themselves, but the unity in the variety of speakers is more inspiring. For two days at least, the theological lions and lambs will lie down together in Syracuse. This unity is at present acquired by an academic strain, but it is to become a creature of habit. Now these representatives are drawn together; then they cannot be kept apart. Then will their motto be demonstrated in practice as now it is an academic conclusion; "Religions are many, Religion is one."

As For Tobacco! No!

Not long ago I was invited by my old college fraternity to attend a Convention of delegates from its many Chapters. The Conferences were to open with a "Smoker." I did not attend. Attending the anniversary of my Theological Seminary, I found that most of the young ministers of Jesus who were there assembled lit cigars after dining. My alma mater has many strong points and in the matter that I note I think it does not differ from any other masculine college in the United States. After its annual banquet the room becomes so dense with tobacco smoke that I have found it impossible to endure it.

Riding on a trolley car the other day, I found about one-fourth of the car fenced off as a peculiarly private affair for those who chose to smoke. It was furnished with accommodations for twelve. There were five occupying it, and these five had the whole apartment to themselves. The rest of the car was so fully occupied that there was neither seat nor standing room left. After enduring this for several miles, a young lady who had stood all the way, communicated with three or four more, and said, "I'll settle this matter." Opening the door she marched into the smoking apartment with her bevy of girl companions. They choked a little, but instantaneously every cigar was extinguished and every pipe emptied. The civilizing process was so rapid that I was glad I was an advocate

of woman suffrage. Traveling on one of the New York Central cars when the train was overloaded, and every seat occupied, I was compelled to ride from Albany to Utica in the smoking apartment. I found intelligent men, and enjoyed the conversation; but when I arrived at home the smudge began to tell. Not only had my clothes become completely saturated, but the nicotine had worked its way into my system in a way that affected both head and stomach. In fact I was poisoned, and did not get a complete relief under three weeks.

As I was standing in the postoffice of one of our towns of some importance, a young man entered and puffed volumes of smoke out of his filthy mouth into my face. My companion, a lawyer, turned to me with the remark, "Powell, I thought you knew better than to intrude on the private rights of your neighbors. Our oxygen is tainted enough at the best, and I cannot understand by what right you shall blow a compound of filthy tobacco smoke and filthy breath into my face. We have rights in this world, and one of the most important is pure air. A tobacco smoker assumes a privilege which we would not tolerate in any one else. If I were to open a gas retort in his face, or even shake hands with him after cleaning my stables, he would consider me as lacking in gentlemanly manners —would, in fact, probably resent it. I consider any one who smokes in the street, or in public places, as imposing on the pleasure and privilege which belong to every human being." I said in reply that I fully agreed with him; but meanwhile the smoker had hastened out of sight. I hope the lesson was a good one, and that it wrought a necessary reform in his behavior. I cannot understand how a gentleman can break the laws of courtesy without coming under the condemnation of every lady—to say nothing of other gentlemen.

A few weeks ago, at my Florida home, there came into my gateway a swaggering fellow with a cigarette in his mouth. He approached me with a cordiality to which I had no reason for responding. I suggested to him that he was walking over paths of pine needles, and that such material was inflammable. Furthermore, if he should follow the habit of smokers, and throw down a cigarette or cigar stump, I should probably have more or less of a conflagration. If done near my house, and not noticed, my house would be burned down. This was a gentle way of suggesting to the fellow that I consider smoking a dangerous operation, especially about houses, barns and stables. I have it as a fixed law that no hired man shall smoke inside my property lines. If he smokes outside, he must extinguish every spark before he enters my property. This is not done as a manifestation of crankiness or prejudice, because I learn from the public reports that a large chapter of forest fires are caused by smoke, and that in this way millions of dollars are wasted for the United States annually. I do not know that I am under any obligation to run a risk of being burned out because public sentiment tolerates tobacco smoking.

A few years ago a young minister, one of my best friends, lit a cigar as he walked down a street in Chicago. I took the liberty of suggesting to him that a minister hardly had a right to indulge in such a practice, both on account of his own health and the example that it might set for the young lads under his pastoral care. Practically he told me to mind my own business. Today the man is a wreck, and tobacco has had its share in the disaster. Only yesterday, another minister, and a fine fellow at that, after enjoying my hospitality while I enjoyed his companionship, suggested that if I had a cigar at hand he would not refuse to smoke it on my veranda. I had no objections to furnishing him veranda chairs, hammocks, and as comfortable positions as he could assume, with boat-rides on the lake, and a good dinner of 'possum and sweet potatoes, but I declined to recognize the furnishing of tobacco as coming within the requisite limits of hospitality. My retirement from the pulpit does not make it absolutely necessary that I abstain from telling a wholesome truth from a private standpoint. Another good minister, and a right down good worker, has charge of an Institute not far away, and I cannot see how he can make the elevation of the poor whites accord with smudging himself with tobacco. He also has a copy of one of my discourses on his conscience, and I hope it will do him some good.

The fact is that this smoking nuisance needs a thorough consideration. I was talking with a college boy last summer who had just entered one of our leading institutions. I said to him, "I hope that you will not take up the tobacco habit; if for no other reason than because it is sure to injure your superb health and physique." He is the handsomest fellow in the four classes of that college. His answer was that he thought he should not smoke until his Sophomore year, but that then social requirements would make it necessary. When I wanted a tutor for my own boys, I met another just such fellow as this—superb to look at and beautiful inside as well as out. After finding his intellectual acquirements adequate, I asked him if he intended to use tobacco. He did not know, but would think it over and let me know after a few days. After thorough consideration he came to me with the statement that he should never use tobacco. I immediately hired him and retained him for fifteen years in charge of my family. I would not allow the best furnished brain in America to bias my children toward habits of this sort no matter whether public sentiment accorded with me or not.

The point is just here, smoking lowers the level of social life, and your "Smokers," whether in conjunction with college life or church life, are distinctively commonplace, if not vulgar. In the second place there is no longer any question as to the bearing of nicotine on health. In the third place there is a heavy expense, and that incurred by the young adds to the burdens of the older. Finally, the habit is distinctively nasty, and "cleanliness is next to godliness." "See here," says an old army friend, "go slow on your condemnation of tobacco. I have seen soldiers in camp whose only consolation or possible method of securing comfort was with tobacco." He added that it must be confessed that all the associations of camp life were of a sort not to be recommended for the home or the school. At any rate I am not talking of the rougher and the lower grades of life, but to the Christians, who ought to have a life standard at least approaching the ideal. Can you imagine Jesus Christ at a church smoker or a college smoker, or with his heels up in a library, smoking cigars while teaching young lads the art of self-government? You need not draw the line to exclude simply cigarettes; the evil is tobacco, in any form.

E. P. POWELL.

The Theodore Parker Celebration

UNITY goes to press while the Parker meetings are in progress. We will not attempt to report progress in this week's issue, but content ourselves by assuring our readers that the interest is genuine anl widespread.

In a score or more pulpits in Chicago last Sunday Parker tributes were spoken, and, what is better, Parker spirit was emulated. From Columbus, Ohio, to Galveston, Texas, comes assurance that the Chicago invitation is accepted and the Chicago initiative imitated.

Not all our readers have access to the Chicago dailies, and those who do are not in the habit of expecting much space or attention to be given to such discussions as are inspired by the Theodore Parker memorials, particularly in the wake of so exciting an election, and we assume that our constituents will be interested in knowing how the occasion is reflected in the columns of the local press.

Doctor Hirsch, in last week's *Reform Advocate,* had this to say:

The places selected for the various meetings for the Parker Anniversary are suggestive of the wider sympathies which derive their deeper consecration from the labors of the chosen few destined to immortality even on earth. And one of the easily numbered stars the light of which continues shining after the hour of their setting was the luminary that rose above our horizon one hundred years ago.

However, the appeal of this and similar celebrations is not exclusively of the man and his life. The hour which recalls both the incarnation and the ascension of so rare a genius is an invitation to the living to measure how far they have progressed beyond the point up the slope reached by the pioneer climber. Parker led the advance in religion, in patriotism, and along many other lines. How and where do we stand today?

That for such theological opinions as Parker expressed the Unitarian fellowship did excommunicate him is almost incomprehensible in the light of our own thinking. Unitarians today allow such views to pass without as much as a syllable of dissent. Other more orthodox communities have grown familiar with and tolerant of liberal constructions of Biblical statements, the results of the higher criticism and other positions fifty years ago denounced as impious deviltry. In the doman of religion his successors have outdistanced him. The heresy of yesterday is honored as the orthodoxy of today. Other problems confront the progressive religionist today. To the solution of these, Parker's writings contribute but little help. But his example does all the more. His courage to stand alone when truth as he saw it summoned him to the lonely place of the "watcher for the morning" may well inspire those that have to do similar service. Into solitude fidelity to truth often sends her chosen ministers. But its stony paths were trodden by the greatest. Communion with them is compensation greater than what the crown of popular approval may ransom. The "imitation" of the lonely prophets of yesterday is an earnest of victory which will requite the later heralds' steadfastness.

For this reason the rehearsing of the trials more than the triumphs of the men of Parker's stature opens sources of power for the sustenance of their successors of lesser growth. The great of yesterday point out new heights as yet not scaled. But their example lends to weaker souls confidence in the ultimate conquest of the peaks.

The Monday morning *Record-Herald* contained the following outline of Parker tributes spoken in Sunday pulpits:

The memory of Theodore Parker was honored yesterday in Chicago in many churches and at public gatherings. The name of the great Boston humanitarian was lauded from the pulpit by Chicago pastors and by clergymen from other cities who were visitors to the city.

The programme marked the opening of a week of celebration on the occasion of the centennial of the birth of the great Unitarian and the semi-centennial of his death. Anniversary services were held in the morning and afternoon, and last night as many persons as could find seats in Orchestra Hall attended the meeting of the Sunday Evening Club, where the memory of "the man who stood for his own convictions" was honored in song and speech.

"Parker's Message to Manhood" was the subject on which Rev. Charles F. Carter, of the Park Congregational Church, Hartford, Conn., addressed the gathering.

"I rejoice to pay tribute to the spirit of a great and noble minded man, who dared give himself to the truth he saw in order that he might liberate fellow men," Rev. Mr. Carter said. "The time is coming when we all shall see religious truth in a way so broad and comprehensive that it will make the vision so pure that we may see and leave out of our lives the errors that were on both sides of that great controversy waged by Theodore Parker and clergymen of his time.

"The worthiest tribute that we can pay to any man is not to talk about him, but to perpetuate his convictions in our own lives. Theodore Parker had much to do in the way of a theological battering ram. It is true he did a vast amount of destructive work, but beneath it all was a positive force and a constructive method. His was not a speculative knowledge. He was always dealing with thought, not for his own sake, but for life's sake.

"The idea was comparatively new that there should be a man who could say with positive conviction and downrightedness of vision, 'I am very sure of God, as sure of his existence as I am of my own.' Theodore Parker believed that in the ideal that comes from God man's distinctive mark is disclosed. It was his theory that unless a man comes to himself in the knowledge of God and lives a life of justice and truth he is not worthy of the name.

"The religious faculty is rudimentary in man and has to be developed. It lies with us to see that this germ of potency and higher life be kept working. The life that is not religious, Theodore Parker would say, is not yet formed, and one that is developed in the other direction is deformed.

"That great prophet of the soul calls us by his message to a loyalty to God and a loyalty to one another, brothers all. He stood against what he deemed oppression, stood for the opportunity of the spirit of man to come to its own unhampered. He stood his ground, fought a good fight and transmitted to us an abiding faith."

Preceding Dr. Carter, Jenkin Lloyd Jones, chairman of the executive committee of the Theodore Parker Anniversaries, extended "Chicago's Tribute to Theodore Parker."

"It is the living Theodore Parker that Chicago welcomes, to whom Chicago pays tribute this week," he said. "We celebrate the memory of the living Theodore Parker."

The song written by Parker in 1846, beginning "O Thou Great Friend to All the Sons of Men," was read by Robert A. Woods of the Boston South End Settlement and then sung by the Sunday Evening Club chorus and audience.

Theodore Parker's liberal theology was taken as a subject by Dr. Frank W. Gunsaulus in his sermon at the Auditorium Theater in the morning. In reconciling the statement of Parker that "every fall is a fall upward" with his anti-slavery pronouncements, Dr. Gunsaulus expounded the story of the prodigal son.

"Literally and standing alone, it is not true that 'every fall is a fall upward,'" Dr. Gunsaulus said. "But it can be accepted when it is interpreted by the light of that other famous utterance of Parker: 'The greatest test of Americanism is not the ability to say I am as good as you are, but the ability to say you are as good as I am.'

"The coming of Theodore Parker into the old theology and into the theology of tomorrow will give new life and vitality to man's understanding of the divine pronouncement that man is the child of God. It will give us new appreciation of the fact that the prodigal son never lost his sonship. It was the prodigal son's hunger that formed the basis of his new faith.

"One hundred years of liberal theology has brought one fatal weakness. We no longer understand that sin and the curse that follows cannot be wiped out by mere reminiscences of the good of other days. The theology of hyperorthodoxy never dreamed that the real title to sonship lies in the exercise of brotherhood to the lowliest, the most despised and the most debauched."

Dr. Gunsaulus spoke of the estimate of the Boston Unitarian expressed by Ralph Waldo Emerson and Wendell Phillips, contemporaries of Parker. He pointed out that of Parker, Emerson said: "It is plain to me that he has achieved a historic immortality here. His commanding merit as a reformer was this, that he insisted beyond all men in pulpits, I cannot think of one rival,—that the essence of Christianity is its practical morals."

From Wendell Phillips' tribute to Parker, Dr. Gunsaulus quoted: "There are men whom we measure by their times, content and expecting to find them subdued to what they work in. They are chameleons of circumstances. There are others who serve as guideposts and landmarks; we measure their times by them. Such was Theodore Parker."

Edwin D. Mead of Boston spoke on "The Influence of Theodore Parker" at the Abraham Lincoln Centre.

"Parker believed in freedom in religion as in science," he said. "He cared little about past devils, but much about future ones. Religion with him was for use."

In his sermon in the morning at the Church of the Redeemer, Rev. A. Eugene Bartlett said: "When Theodore Parker preached in the old Melodeon in Boston many ostracized him because he believed that a man could be a Christian and yet disbelieve in the miracles. His broad, liberal view of Christianity is making its way into all churches. He was a prophet who saw the coming abolition of war and the incoming of peace. He struck the note of reality in religion, a note that still needs to be sounded. His idea of the Bible is that of the modern scholarship of all churches."

Rev. R. A. White spoke on Parker's theological and sociological reforms in his morning sermon at the People's Liberal Church.

At noon today the Outlook Club will celebrate the Parker anniversary at the University Club. Professor Maitra and others will speak.

The Chicago *Tribune* for Monday morning thus reflects the pulpits of Sunday:

Distinctions between orthodox and heterodox, between Jew and Gentile, between the scholar and the man of business, fell away yesterday in the praise of Theodore Parker, known during his lifetime as the "Boston heretic," but now recognized as "one of the few great clerics in the history of the United States who overreached all ecclesiastical boundaries."

In commemoration of the centennial of his birth and the semi-centennial of his death, his work was the text of addresses in a dozen churches on the opening day of the week's celebration under the auspices of the Free Religious association, the Congress of Religion, and the National Federation of Religious Liberals, held in Chicago upon the invitation of a committee of 100 citizens.

An identical thought—that all the gatherings were greeting "a living Parker"—marked all the addresses. It was a thought taken from his last pastoral letter.

"There are two Theodore Parkers," he wrote as he lay dying in Italy. "One is dying here in Florence. The other I have planted in America. He will live on there and finish my work."

In the largest meeting of the day, that at the Sunday Evening club in Orchestra Hall, this keynote was sounded by Jenkin Lloyd Jones, and it was carried along by the Rev. Charles F. Carter of the Park Street Congregational church of Hartford, Mass.

"I believe, hope, and pray," said Dr. Carter, "that the time is coming when all of us will see religious truth in a broad, comprehensive way that will embrace both sides of that unfortunate controversy involving the faith with which he identified himself and that other which I represent. I believe we are coming into possession of theological thought that is comprehensive, and because he had that vision I rejoice to pay tribute to him.

"Theodore Parker did a vast amount of destructive work, but now, looking back in the perspective, we can see in it all a constructive motive."

The Sunday issue of the *Record-Herald* has the following editorial on the subject:

Theodore Parker said of himself that he was meant for a philosopher and that the times called for a stump orator.

The many men of many minds who meet here to honor his memory will discuss every known phase of his life, character and work. They will show that Parker, the "Boston heretic," anticipated much of the religious opinion and criticism of the present time; that Parker, the political reformer, was one of the really influential factors in the anti-slavery movement of his own time. They will speak with the authority of special students and will have much that is interesting and instructive to say. As the *Boston Transcript* has declared, it remained for Chicago first to do fitting honor to the centennial anniversary of Parker's birth, and we have no doubt that those who have the celebration in charge will make its full significance felt within the city and beyond its limits.

From the thought of their comprehensive addresses we turn to a few notes that are connected with the subject, and the first word we see is "revival." In the year 1858 there was tremendous excitement over religious revivals in the country, and this will remind the reader, if a reminder is needed, that there is now great excitement over a religious revival in Chicago. A thorough comparison of the two phenomena is impossible with the material at hand, but it is clear that if in the fifty odd years that have elapsed since 1858 Parker's ideas have had their influence upon religious teachers, doctrines and appeals that failed to arouse Parker's sympathy are still with us. Perhaps, and we say this cautiously, for it is by no means certain that there is any new thing under the sun—perhaps there is more of toleration on both sides than there used to be. At any rate, it does give one a jar to read that one of the old revivalists said of Parker that "Hell never vomited forth a more wicked and blasphemous monster," and that another advised putting a hook in his jaws. This may surely be called uncompromising, and it suggests anything but a conciliatory attitude on Parker's part. It would be exceedingly interesting to know just how much progress the spirit of coöperation has made.

In politics Parker himself used very strong language. He roasted Webster after the seventh of March speech and persisted in his criticisms after that statesman's death. Rhodes says that "the preacher appeared to want the good which Webster did interred with his bones and the evil to live after him." The historian adds that in this case Parker crystallized gossip into serious utterance, that "he who felt competent to separate the fable from the truth in the Old and New Testament showed great credulity in estimating the history of his own day."

But in the anti-slavery crusade Parker was a zealot who shared with Phillips the labors of the stump. If, as Emerson said, he was a man of study fit for a man of the world, he had here the enthusiasm of the man possessed, the man with a mission. The language of statesmen more radical than Webster was too tame for him.

He was the guardian of the fugitive slave, an operator of the underground railroad, an agitator in a cause whose triumph was a triumph for right and a triumph for the whole country. As we review now the times in which he lived we feel both that the force and devotion he showed were necessary and that we owe him a debt of gratitude for his unceasing efforts in behalf of the liberty that meant union, for a splendid inheritance that has given us a comparatively smooth road to travel.

The same editorial prefaces its Sunday announcements of the Parker meetings as follows:

Nearly all the churches of Chicago will unite today in celebrating the centennial of the birth and the semi-centennial of the death of Theodore Parker, the great religious reformer.

Dr. Parker was a Unitarian and early in his pastoral career incurred the hostility of theological contemporaries by his outspoken denial of the special authority of the Bible, of the supernatural origin of Christianity and of the divine mission of Christ. He was popular in his own circle, not so much because of his eloquence as because of his knowledge. During the period immediately preceding the civil war he was one of the great leaders in the anti-slavery movement and it is said of him that not even Garrison or Phillips did more to awaken the conscience of the North.

Special services will be held in his memory throughout this week under the auspices of the Congress of Religions, the Free Religious Association and the National Federation of Religious Liberals.

Rev. Charles W. Wendte, who will preside and speak at St. Paul's Universalist Church Wednesday evening, was a member of Theodore Parker's Sunday-school as a child. Rev. Charles Francis Carter of Hartford, Conn., who was the late Horace Bushnell's successor as pastor of the historic Park Street Congregational Church, and also was for many years in charge of a church at Lexington, Mass., Theodore Parker's birthplace, will be the principal speaker at the Orchestra Hall meeting of the Sunday Evening Club, Sunday evening. Others expected to participate are Charles Fleischer, rabbi of one of the largest Jewish congregations in Boston, and long identified with the civic and humanitarian life of the eastern city; Isaac W. Fisher, president of the Arkansas Branch Normal College for Colored People and a graduate of the Tuskegee Institute; Edwin D. Mead of Boston, secretary of the American School of Peace and promoter of the "Old South" work in Boston, and Rev. Joseph Newton, pastor of the Liberal Church of Cedar Rapids, Iowa, biographer of David Swing and the author of "Lincoln and Herndon."

Theodore Parker was declared in a sermon by Rabbi Tobias Schanfarber at K. A. M. Temple Sunday to have been a religious prophet.

"It might seem strange," he said, "that from a Jewish pulpit should be spoken the first word on the anniversary of the death of Theodore Parker, but this man did not belong to any particular creed. He was a broad humanitarian and held a liberal conception of religion and our church belongs to all religions. Yet with all his liberality of thought he did not have a correct conception of Judaism. We can forgive him upon the plea that he was not sufficiently acquainted with the development of Judaism and give him a place among the great religious prophets of humanity.'

The Chicago *Evening Post* seems to feel at a loss to know how to estimate the Parker meetings, and on Monday afternoon it printed the following editorial on our age and Theodore Parker's:

It is always interesting to see a noncontroversial age, like ours, attempt to appraise and appreciate a controversial age like that of Theodore Parker. We are in the midst of such an attempt just now in the current celebration of the centenary of the birth and the semicentenary of the death of the "great Boston heretic," and the tone of the week has a peculiar interest. It is suggestive, for example, to note how many "up-to-date" clergymen who have always felicitated their audiences upon the fact that the "intolerance" and "bigotry" of an earlier period have passed away might have been caught yesterday in a sentimental regret for the obvious disappearance of that absorbing interest in theological questions which drove the New England of Parker's day. John Morley said once that ours was an age of "loud disputes and weak convictions," but most of us perceive that it is not even a time of "loud disputes," at least on the questions which stimulated our fathers to such excitement. A good manv liberal churchmen perceived this yesterday and seem to have felt a fresh sense of loss as they reviewed the story of Theodore Parker's life.

We would not attempt, within the limits of daily journalism, to appraise Theodore Parker's work. His admirers and his critics are taking a week to the task and are, doubtless, still leaving many things unsaid. But we are, frankly, interested in the reaction which this celebration may have upon its participants in all the liberal denominations. What can they get from him? It is not so much that Theodore Parker's spirit is out of date as it is that the environment has changed. What can earnest men do with a generation which politely suppresses its views and counts it the part of virtue and solid wisdom to carry as little baggage as may be?

Needless to say, no one can light the fires which blazed so fiercely in the '40s and '50s. But it is possible to find in the the calmer passages of Theodore Parker's pages many a modern paragraph, many a forecast of a better society. Perhaps at the end of the week this is what we shall have.

Next week we hope to devote all of our columns to a "Theodore Parker issue."

The Humiliation of Religion

This is an age of science, of invention, of vast business enterprises, and of colossal fortunes.

It is an age in which the workingman is coming to a recognition of his rights and powers. He is a factor in our social, educational, and political life and destined soon to have a much larger influence than now.

And never before in the history of the world have there been so many men, in all nations, aroused to a sense of their duties and responsibilities as now. They are asking how they can fit themselves for the wise use of their powers and privileges.

This is hopeful, but my fear is that in these rushing times we may forget that the supreme things of life are personal and religious. There is the tendency to humiliate religion, to look with contempt upon its ideals and aspirations. Outside of the churches men sneer at religion and say that it is worn out and only fit for the theological rag-bag.

And in our churches, instead of the exaltation of religion, the possession of the sense of the eternal, the inward victory of the spirit over the flesh, the emphasis is placed on having the best society, the most fashionably dressed people, the best music, or the most popular schemes, ethical, social and scientific.

And the ministers, though, of course, there are noble exceptions, find their pleasure, not in utter devotion to the preaching of a *personal religion,* but in reading of a Sunday a popular essay, and during the week enjoying their comfortable salaries.

But what is religion? Religion in its most real sense need not be associated with any theological dogma which may hinder the free development of the mind. A man may be a Christian and believe in the eternal plan, the atonement and the like; he may be a materialist and believe that mind is a product of matter; he may be an idealist, and believe that matter is the product of mind; he may be a monist and believe that mind and matter are but different manifestations of the same central existence, and be deeply religious; he may care most for personality and manhood.

Professor James, who was certainly our greatest philosopher, thought that religion must include a belief in a world over and above this world of sense, of materiality, "a truer, more spiritual, more eternal world" in which the riddles of this world will find their solution.

But, in my judgment, religion, in its essence, does not include a belief in an unseen world. There is in man a struggle, an inspiration, a passion for the better. We find this impulsion even in the worst men, as in the most thorny and weed-grown path we may cull now and again a flower fragrant and beautiful.

Call this impulsion what we will, aspiration, conscience, divinity, the sense of beauty with Mr. Bourne, or the "ascending effort," to use a phrase of Emer-

son's, I call it *religion,* and he who yields to that impulsion is the religious man.

Religion is therefore the spiritual function in man, the spontaneous impulsion in him to realize his higher nature, what in the fullest and truest sense he ought to be, that impulsion which constrains him to seek, first of all, personality and manhood, to dedicate himself to duty and humanity.

But it will be said that in this definition I exclude the extra-mundane motive, the influence which comes from above. I believe there is an extra-mundane motive, and in this I am with Professor James; but a man may be profoundly religious without it. There have been multitudes in the past, there are many today, among whom are the purest and wisest of mankind, who find their motive in their own hearts, in those aspirations which burn like a consuming fire in their own souls.

But do we not need ideas, theories, a philosophy? Most certainly. I have been saying for a number of years that the next step in religion will be an intellectual one. I have been urging upon our Unitarian brethren the necessity of clearer thinking on religion, the need of a *better,* a *truer* world-theory.

We have softened the dogmas of the old theology, but intellectually our theories stand on the same hypotheses, the same mists, as those on which it stands.

Nevertheless, I see the supreme need of religion now under the cloud of humiliation. Much as we need ideas, thoughts, (even the tiniest humming-bird of a real thought which flutters from some branch of the mind), our greater need is fathers, mothers, teachers, ministers, young men, and young women dedicated to the highest ideals, deeply religious, who care more for personality and manhood than for all the gold that ever was coined.

JAMES G. TOWNSEND.

THE STUDY TABLE

Three Important Books on Religion

"The Coming Religion" (Small, Maynard & Co.), by Charles F. Dole, has all the fine characteristics of this earnest interpreter of modern life; a style that is remarkably direct, clear, simple; a spirit that is both reverent and rational; a method of treatment that is popular and yet profound; a wide horizon and a noble earnestness. It is addressed, to use his own words, "to all readers interested in the general question of religion; to conservative readers who hold to the reality under traditional forms of faith; to readers who think themselves wanting in religious feeling; to readers skeptical about religion, but open-minded and willing to be persuaded." And for all these, Dr. Dole has a stimulating message. The twenty short chapters deal helpfully with such vital topics as, Religion Behind the Creeds; the Proof of Our Religion; the Mightiest of all Forces; the Good Life is Natural; the Keynote of Life; the Democratic Gospel; Ethical Mysticism; the New Thought of Prayer; the Future of the Church. This book does not attempt to describe in detail the coming religion, but it deals suggestively with many of its elements and problems. Some readers will be disappointed because it does not make a definite plea or advocate a fixed programme; but all readers will here find much sensible exposition and they will derive much benefit from these illuminating pages.

"The Building of the Church" (Macmillan) contains the eight lectures given at Yale last spring on the Lyman Beecher Foundation, by Rev. Dr. Charles E. Jefferson. It is especially a book for ministers, full of wholesome advice and admonition. Dr. Jefferson has something interesting to relate and he states his thought in a clear and convincing manner. Open-mindedness here goes hand-in-hand with spiritual fervor; the modern outlook with the ancient inlook to the soul; the scientific method with the devout spirit. The second chapter, "Building the Brotherhood," contains a noble exposition of the great truth, often neglected, that the church must be a congregation at worship and at work, developing a corporate life through associated activities in devotion, instruction, and service. Another most excellent chapter is entitled "Building Thrones," in which this counsel is given: "Show your faith in human nature by expecting the largest things of your people." A sentence of striking worth is this: "Work develops what is best in us, and kills what is worst." The last chapter, "The Building of the Builder," is full of wisdom for the preacher respecting his preparation for his great and noble tasks. Nothing better has recently been written on this topic.

In this work, "The World a Spiritual System (Macmillan), by Rev. Dr. James H. Snowden (editor of the *Presbyterian Bureau,* published at Pittsburgh), the author has done more to make the problems of metaphysics attractive and popular than any other recent writer. Doctor Snowden has a very happy faculty of laying hold of the very core of a difficult matter and so stating the case that the person of average intelligence will grasp the question and be interested in it. The learned philosopher may not, in all respects, agree with the author, but he will admire the way in which the nature of sensation, the distinctions between monism and dualism, the real meaning of time and space, the character of idolism are discussed in these pages. The treatment is everywhere remarkably clear because the writer so firmly grips the subject that he handles. There is here neither fear nor censure of science, and no capitulation to materialistic scientists. Scientific discoveries are accepted and their spiritual implications forcibly illustrated. The book shows how a man, still under the constraint of Calvinism, has been able to make a plea for the spirituality of life which will help all classes of readers, and which also mightily helps the cause of religion. It deserves wide reading for its felicity of exposition, for its appreciative spirit, and above all for its strong affirmations of the primary postulates of all religion.

J. H. CROOKER.

CALLED

I've been reading the story of Moses,
  Called of God his slave brethren to lead
From their bondage to freedom; from darkness
  To light; forth from Egypt's fell greed
To a promised land, flowing with plenty,
  God's gift unto Abraham's seed.

We, too, have been called of Jehovah
  To help free mankind from sin's thrall;
If, perchance, not to lead, then to follow;
  In life's field there is work meet for all.
And now, as of old, down the ages,
  Still humanity's need is God's call.

GAZELLE STEVENS SHARP.

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THE FIELD

"The World is my Country, to do good is my Religion."

TAMALPAIS CENTRE, KENTFIELD, CALIFORNIA

The anniversary entertainment of November 5 reminds us that it is a little over one year since Mr. Jones was with us as the guest of honor at the dedication of our club house. It was an auspicious occasion, and we have not forgotten the words of wisdom which the Doctor wove out of the thought of George Eliot in Middlemarch: *"Things are not so ill with you and me as they might have been, because of those who have lived faithfully a hidden life and rest in unvisited tombs."* We all remember the crowded club house and the occasion seemed to be a promise of future success. Success has come to us, but not always along the lines we anticipated. A year ago Tamalpais Centre entered the field as a new social experiment. It was the application of social ideals of good will and neighborliness not to the congested districts of a large city, but to a suburban and rural community. The people we were after were not the poor, but the tolerably well to do. Like every new social experiment we have had our difficulties, and some of them remain to this day, and are likely to remain until the population of the district increases and the railway fares are less prohibitive to travel. Apart from these difficulties there have been the usual number of people who are always found sitting in the seat of the scornful, and the usual troubles of an infant organization—sneezings, colds, measles, and what nots—but as we expected these things our disappointment has not been as keen as disappointment usually is. We have tried first and foremost to speak and act like good neighbors in a community where people appear to love their isolation. We have gathered a few here and a few there until at the present writing Tamalpais Centre shelters some fourteen or fifteen different organizations, classes and clubs. We have tried, like all good social workers, to give the people first what they most wanted under refined auspices and surroundings, and now we are trying to give to the people what they do not appear to want, but which the experience of many who have gone before us proves will be good for them. Some endeavors which we counted on have had to be abandoned for the time being, while others which did not present much promise have succeeded beyond all anticipation.

But the work of Tamalpais Centre may speak for itself. The things that remain after a year of effort are worth while, and they prove that the application of the Abraham Lincoln Centre principles to a rural community deserve the right to live and propagate their kind, and we have no doubt but that Tamalpais Centre is the forerunner of many similar institutions in many similar small towns and village communities.

Of the actual work itself there is in the first place the Woman's Club. God bless the women! They have made good as they always do when they support a good cause. The Women's Club of Tamalpais Centre has a membership of over 150. During the past winter they held many interesting sessions and raised $500 for furnishings and improvements on the club house. This season they are conducting a series of lectures on the topic "Our Own County," and are looking into such things as a pure milk supply, public institutions, Indian traditions, geology, et cetera.

The next association of which we are proud is the Friendly Circle. This is a club of working men and women with a membership of sixty. It is our attempt to solve for a village community the so called servant problem, and we have found that it ceases to be a problem as soon as the man or woman who drives our horses, or digs our garden, or cooks our dinner is looked upon as a co-worker and a friend. I think we must have got the idea of the name "Friendly" from the Kent's, who have no servants in the ordinary sense of the term. All whom they employ are friends, and nobody ever heard of a servant problem on the Kent place. The Circle meets on Wednesday nights. We dance and play games, and read, and recite, and sing, and sometimes the Dean takes as a partner in the dance the young woman who the night before served him at dinner in the homes of the rich. Everything is as natural as it can be, and there is a spirit of comradeship which levels all problems and bridges over social inequalities. Attached to this society is the Civil Government class, which is a class for working men who are looking forward to American Citizenship.

Then there is the Dramatic and Literature class which meets on Tuesday evenings and has a membership of twenty-five men and women. We have studied Shakespeare, Stephen Phillips, the Book of Job, Edmund Rostand, and others. After the study of the evening there is a social chat around the big fire place with a cup of coffee, or a social hop in the large hall for those so disposed. It is not every literary society that can read seriously the Book of Job and finish up with a waltz, and yet it is done here and done without appearing incongruous. Another society which is a success and is doing much for the County is the Marin Teachers Playground Association. The teachers from the various schools in Southern Marin meet every Wednesday afternoon for instruction in games and folk dancing. Other clubs and societies which are flourishing are the five gymnasium classes under the direction of Miss Jessie Hanna, the efficient worker whom Chicago trained and sent to us last spring. Then there are dancing classes, a sewing class and an art class, each under expert teachers; there is also the Driving Association for the speeding of horses on our half mile track, baseball teams, basket ball teams, Knights of King Arthur, American Boy Scouts, and a Sunday-school of thirty children of the neighborhood. Religious study classes have been held, and it is expected that such studies will be taken up again this winter. The purely religious service has not been introduced as yet, the nearest attempt has been a civic service on the Sunday afternoons preceding national holidays. The spacious floor of the club house is a favorite place for the gathering of High School students from near-by towns for their class dances, and also for church fairs and socials as both the Catholic and Episcopal churches have used the building on several occasions. The neighboring Episcopal rector has also used one of the smaller club rooms for a course of lectures on Mental Therapeutics. Entertainments are given from time to time and are fairly well attended, sometimes as many as three hundred people being in the house. The largest gathering yet held in connection with Tamalpais Centre was our last May fete when some 6,000 persons were on the grounds, and over one hundred events were successfully competed in by boys and girls from all over the county.

We write of a work of which we are not ashamed. It is a work that must surely tell on the character of the community, and we hope that as the years go on it will be a work that the people will be willing to support themselves. We send greetings to the Abraham Lincoln Centre whose western offspring we are.

ERNEST BRADLEY.

THE BERLIN CONGRESS.

The first instalment of the report of the Fifth, or Berlin, Congress, in the German language, has just been issued in a handsome paper-covered volume of 349 pages.

The editors of this German report are Drs. Max Fischer and F. M. Schiele of Berlin. The first-named has written a brief introduction to the volume, the second an excellent and detailed description of the Congress proceedings, in which task he is assisted by others also. A full resumé is given of the four preliminary and simultaneous sessions devoted to questions of the social order,—universal peace, temperance, woman's uplift, and socialism, in which some twenty-five speakers took part. Then follow the three Congress sermons by Schoenholzer of Zurich, Tarrant of London, and Romerty of Paris, the religious addresses of Rev. Dr. Fisher, Prof. M. Rade, Rev. V. D. Davis and the opening discourse of President Carl Schrader. The secretarial report of Rev. C. W. Wendte is followed by tributes to German theology and German church life by Profs. Francis G. Peabody, E. C. Moore, J. Estlin Carpenter, G. Bonet-Maury of Paris, Tudor-Jones of Australia, Groenewegen of Holland, and others. The volume concludes with the thirteen addresses, in full, delivered at the Congress on the general topic of the present state of German theology and German church life, by Profs. Harnack, Von Soden, Gunkel, Dorner, Titius, Wobbermin, Niebergall, Baumgarten, Weinel, Bousset, Foerster, F. J. Schmidt, and Troeltsch.

This publication will prove of great value, not only to modern theologians in all countries, but to intelligent inquirers among the laity.

The second part will be of equal dimensions and interest, and is to be issued in December. The price for the two volumes in this country is $2. They will not be sold separately. Orders may be placed with the secretary of the Congress, Rev. C. W. Wendte, 25 Beacon street, Boston. Parties who subscribed for the German edition in Berlin at the time of the Congress will receive it directly from the German publishers.

An interesting feature in this connection is the separate publication in pamphlet form of all the addresses by the German professors named in the foregoing except Harnack and Troeltsch, whose papers will appear only in the larger volume. Orders for these pamphlets, at from 20 to 30 cents each, may also be sent to the secretary.

An English version of this Berlin Congress report is now in press, and will, it is hoped, appear by Christmas. It will be issued in a single volume, which, being printed in Germany, is subject to an import duty. The price will therefore be the same as the German volume,—two dollars. The editorial work will be performed mainly by Revs. Charles W. Wendte and V. D. Davis of England.

CHARLES W. WENDTE.

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CAPITAL.

Amount of capital stock paid up in cash	$500,000.00

INCOME.

Premiums received during the year.	$867,020.83
Deposit premiums on perpetual risks	1,778.00
Interest, rents and dividends	54,909.65
Profit on sale or maturity of ledger assets	2,825.00
From all other sources	50.00
Total income	$926,583.48

DISBURSEMENTS.

Losses paid during the year	$431,768.50
Expenses of adjustment and settlement of losses	3,335.16
Deposit premiums returned	187.50
holders	30,000.00
Interest or dividends to stock-	
Profits and interest to scrip-holders	11,660.81
Commissions or brokerage	204,651.20
Salaries, fees and all other charges of officers, clerks, agents and employees	32,504.48
Rents	3,239.21
Advertising, printing and stationery, postage, etc.	9,355.16
Legal expenses and maps	1,877.58
Underwriters' boards, fire department and salvage corps, fees, etc.	7,159.40
Inspection and surveys	637.10
State, insurance departments, taxes and fees	13,947.43
Other licenses, fees and taxes	1,995.00
All other disbursements	2,384.71
Total disbursements	$754,703.24

LEDGER ASSETS.

Book value of bonds and stocks	$1,424,290.00
Cash in office and bank	112,576.65
Agents' balances	133,221.11
Bills receivable	896.16
Total ledger assets	$1,670,983.95

NON LEDGER ASSETS.

Interest and rents due and accrued	9,270.90
Gross Assets	$1,680,256.85

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$1,623.20	
Book value real estate, bonds and stocks over market value	47,880.00	49,503.20
Total admitted assets		$1,630,753.65

LIABILITIES.

Losses adjusted and unpaid	$5,903.00	
Losses in process of adjustment or in suspense	100,584.00	
Losses resisted	9,100.00	
Total	$115,587.00	
Deduct reinsurance	9,742.00	
Net amount of unpaid losses		$105,845.00
Total unearned premiums		548,564.62
Amount reclaimable on perpetual policies		9,948.69
Salaries, rents, bills, taxes, etc.		6,000.00
Commissions and brokerage		12,950.00
Return and reinsurance premiums.		2,163.75
Total liabilities		$685,272.06

BUSINESS IN ILLINOIS.

Total risks taken during the year	$2,876,360.00
Total premiums received during the year	30,078.02
Total losses incurred during the year	18,391.15

EUGENE L. ELLISON, President.
HENRY W. FARNUM, Secretary.

Subscribed and sworn to before me this 28th day of January, 1910.

THOS. A. MACDONALD,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of The American Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$1,000,000.00

INCOME.

Premiums received during the year.	$3,443,880.25
Interest, rents and dividends	322,854.26
Profit on sale or maturity of ledger assets	500.00
From all other sources	447.34
Total income	$3,767,681.85

DISBURSEMENTS.

Losses paid during the year	$1,672,100.58
Expenses of adjustment and settlement of losses	47,301.23
Interest or dividends to stock-holders	149,921.76
Commissions or brokerage	840,038.66
Salaries, fees and all other charges of officers, clerks, agents and employes	232,675.89
Rents	14,151.46
Advertising, printing and stationery, postage, etc	53,978.58
Legal expenses, furniture, fixtures and maps	8,538.33
Underwriters' boards, fire department and salvage corps, fees, etc	60,335.20
Inspection and surveys	5,670.61
Repairs, expenses and taxes on real estate	8,025.05
State, insurance departments, taxes and fees	68,524.91
Other licenses, fees and taxes	9,181.64
Loss on sale or maturity of ledger assets	2,896.84
Decrease in book value of ledger assets	24,797.67
Agents' balances charged off	1,688.69
All other disbursements	22,573.51
Total disbursements	$3,222,400.61

LEDGER ASSETS.

Book value of real estate	$469,400.00
Mortgage loans on real estate	1,550,060.75
Book value of bonds and stocks	5,415,615.69
Cash in office and bank	364,523.60
Agents' balances	477,266.31
Bills receivable	239,190.08
Total ledger assets	$8,516,056.43

NON LEDGER ASSETS.

Interest and rents due and accrued.	$76,071.69
Gross assets	$8,592,128.12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$1,013.23	
Bills receivable and loans on personal security	31,697.52	
Book value real estate, bonds and stocks over market value	24,090.69	
Special deposits to secure liabilities in Virginia	51,500.00	108,301.44
Total admitted assets		$8,483,826.68

LIABILITIES.

Losses in process of adjustment or in suspense	$271,107.09	
Losses resisted	15,653.97	
Total	$286,761.06	
Deduct reinsurance	28,810.84	
Net amount of unpaid losses		$257,950.22
Total unearned premiums		4,381,833.81
Interest and dividends due or accrued		51,049.79
Salaries, rents, bills, taxes, etc.		35,500.00
Commissions and brokerage		145,747.36
Reinsurance premiums		8,190.30
Total liabilities		$4,880,271.48
Less liabilities secured by special deposits		17,511.20
Balance		$4,862,760.28

BUSINESS IN ILLINOIS

Total risks taken during the year.	$62,231,508.00
Total premiums received during the year	809,376.20
Total losses incurred during the year	438,218.28

PHILEMON L. HOODBY, President.
C. WEBSTER BAILEY, Secretary.

Subscribed and sworn to before me this 20th day of January, 1910.

A. C. CYPHERS,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of the American Central Insurance Company of St. Louis, in the State of Missouri on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$200,000.00

INCOME.

Premiums received during the year,	2,506,731.45
Interest, rents and dividends,	244,376.58
Profit on sale or maturity of ledger assets,	15,525.02
Increase in book value of ledger assets,	73,130.86
From all other sources,	30.00
Total income	$2,839,793.91

DISBURSEMENTS.

Losses paid during the year, ...	$1,204,573.39
Expenses of adjustment and settlements of losses	15,312.77
Interest or dividends to stockholders	250,000.00
Commission or brokerage, ...	454,104.78
Salaries, fees and all other charges of officers, clerks, agents and employees	297,699.30
Rents, ...	12,312.49
Advertising, printing and stationery, postage, etc., ...	54,556.46
Legal expenses, furniture, fixtures and maps, ...	14,012.66
Underwriters' boards, fire department and salvage corps, fees, etc., ...	26,749.19
Inspection and surveys	17,859.11
State, insurance departments, taxes and fees	72,308.99
Other licenses, ...	100.00
Loss on sale or maturity of ledger assets, ...	306.25
Total disbursements	$2,419,895.39

LEDGER ASSETS.

Mortgage loans on real estate,..	$29,900.00
Loans secured by pledge of bonds, stocks or other collateral,.....	440,000.00
Book value of bonds and stocks,..	4,234,004.12
Cash in office and bank, ...	181,815.23
Agents' balances, ...	512,886.56
Bills receivable, ...	82.43
Total ledger assets	$5,398,688.34

NON LEDGER ASSETS.

Interest and rents due and accrued, ...	$24,641.60
Market value of bonds and stocks over book value, ...	156,930.13
Gross assets	$5,580,260.07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$18,067.56	
Special deposits to secure liabilities in Manitoba and Virginia	60,500.00	
		78,567.56
Total admitted assets, ...		$5,501,692.51

LIABILITIES.

Losses adjusted and unpaid, ...	$46,554.47
Losses in process of adjustment or in suspense, ...	233,996.51
Losses resisted, ...	17,199.21
Total, ...	$297,750.19
Deduct reinsurance	89,317.74
Net amount of unpaid losses, ...	208,432.45
Total unearned premiums.....	2,244,928.21
Dividends due or accrued, ...	770.98
Salaries, rents, bills, taxes, etc...	27,708.60
Commissions and brokerage, ...	76,932.98
Total liabilities, ...	$2,558,773.22
Less liabilities secured by special deposits	23,816.57
Balance, ...	$2,534,956.65

BUSINESS IN ILLINOIS.

Total risks taken during the year..	$12,294,857.00
Total premiums received during the year, ...	156,402.16
Total losses incurred during the year, ...	72,613.63

E. T. CAMPBELL, President.
JOHN H. ADAMS, Secretary.

Subscribed and sworn to before me this 28th day of January, 1910.

FRANK B. CRAM,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of the American Druggists Insurance Company of Cincinnati in the State of Ohio on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash, ...	$200,000.00

INCOME.

Premiums received during the year, ...	46,757.04
Interest, rents and dividends, ...	8,041.19
Increase in book value of ledger assets	46.40
From all other sources.....	20.91
Total income, ...	$54,865.54

DISBURSEMENTS.

Losses paid during the year, ...	11,873.31
Expenses of adjustment and settlement of losses, ...	321.81
Commissions or brokerage, ...	4,779.72
Salaries, fees and all other charges of officers, clerks, agents and employees.....	4,751.31
Rents, ...	480.00
Advertising, printing and stationery, postage, etc., ...	3,405.16
Underwriters' boards, fire department and salvage corps, fees, etc., ...	91.91
State, insurance departments, taxes and fees, ...	2,036.07
Other licenses, fees and taxes, ...	158.12
Decrease in book value of ledger assets, ...	732.05
All other disbursements, ...	3,998.11
Total disbursements, ...	$35,627.57

LEDGER ASSETS.

Book value of bonds and stocks, ...	$252,825.38
Cash in office and bank, ...	14,163.59
Agents' balances	6,454.65
Other ledger assets, ...	100.00
Total ledger assets, ...	$273,543.62

NON LEDGER ASSETS.

Interest and rents due and accrued,....	$4,057.58
Gross assets	$277,601.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due ...$	100.00	
Special deposits to secure liabilities in Georgia and South Carolina	$20,000.00	
		$20,100.00
Total admitted assets		$257,601.20

LIABILITIES.

Losses in process of adjustment or in suspense, ...	$1,019.76	
Total, ...	$1,019.76	
Net amount of unpaid losses....		$1,019.76
Total unearned premiums, ...		24,125.18
Salaries, rents, bills, taxes, etc....		1,190.05
Commissions and brokerage, ...		790.16
Total liabilities, ...		$27,125.45
Less liabilities secured by special deposits, ...		508.66
Balance		$26,616.79

BUSINESS IN ILLINOIS.

Total risks taken during the year, ..	$726,575.00
Total premiums received during the year, ...	7,356.75
Total losses incurred during the year, ...	1,561.25

CHAS. H. AVERY, President,
FRANK H. FREERICKS, Secretary.

Subscribed and sworn to before me this 25th day of January, 1910.

DWIGHT S. WARFELD,
(Seal) Notary Public.

John I. Oswald, President and Treasurer Chas. F. Blakely, Vice President
James P. Kugler, Secretary

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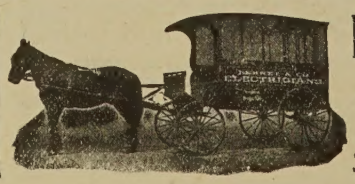

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